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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 10/633,020 | 07/31/2003 | Carl Smith | VISAP076/P-13601 | 4731 |
| 75458 7590 09/08/2010 Beyer Law Group LLP/Visa P.O. BOX 1687 Cupertino, CA 95015-1687 | | | | |
| EXAMINER COLAN, GIOVANNA B | | | | |
| ART UNIT 2162 | | PAPER NUMBER | | |
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Please find below and/or attached an Office communication concerning this application or proceeding.

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| 10633020 | 7/31/2003 | SMITH ET AL. | VISAP076/P-13601 |

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EXAMINER

GIOVANNA COLAN

ART UNIT**PAPER**

2162

20100901

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Appellant's Reply Brief filed 08/27/2010 has been noted and entered. However, Appellant's arguments are not persuasive to overcome prior art of record. The application has been forwarded to the Board of Patent Appeals and Interferences for decision on the appeal.

/Giovanna Colan/
Examiner, Art Unit 2162